

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Pablo Gil
 Debtor

Case No. 17-12381-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jul 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2017.

db	+Pablo Gil, 426 Kansas Ave., Whitehall, PA 18052-7703
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13895426	+Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
13895434	+Comenity Capital/MPRCC, P.O. Box 182120, Columbus, OH 43218-2120
13895437	+PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138
13895438	+Penn Credit Corporation, 916 S. 14th Street, Harrisburg, PA 17104-3425

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QDAEISENBERG.COM Jul 08 2017 02:48:00 DAVID ALAN EISENBERG, David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951
smg	+E-mail/Text: roberts12@dnb.com Jul 08 2017 03:00:34 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 08 2017 03:00:08 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 08 2017 03:00:41 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13895427	EDI: BANKAMER.COM Jul 08 2017 02:48:00 Bank of America, P.O. Box 982238, El Paso, TX 79998
13895428	+EDI: TSYS2.COM Jul 08 2017 02:48:00 Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
13895429	EDI: CAPITALONE.COM Jul 08 2017 02:48:00 Capital One Bank USA, NA, 15000 Capital One Dr., Richmond, VA 23238
13895430	+EDI: CHRM.COM Jul 08 2017 02:48:00 Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
13895431	+EDI: CITICORP.COM Jul 08 2017 02:48:00 Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
13895432	+EDI: SEARS.COM Jul 08 2017 02:48:00 Citibank, NA/Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
13895433	+EDI: CITICORP.COM Jul 08 2017 02:48:00 Citibank, NA/The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
13895435	EDI: DISCOVER.COM Jul 08 2017 02:48:00 Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
13895436	+EDI: MERRICKBANK.COM Jul 08 2017 02:48:00 Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
13895439	+EDI: RMSC.COM Jul 08 2017 02:48:00 Synchrony Bank/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
13895440	+EDI: RMSC.COM Jul 08 2017 02:48:00 Synchrony Bank/Ashley Homestore, 950 Forrer Blvd., Kettering, OH 45420-1469
13895441	+EDI: RMSC.COM Jul 08 2017 02:48:00 Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
13895442	+EDI: RMSC.COM Jul 08 2017 02:48:00 Synchrony Bank/Sam's Club, P.O. Box 965005, Orlando, FL 32896-5005
13895443	+EDI: RMSC.COM Jul 08 2017 02:48:00 Synchrony Bank/TJ Maxx, P.O. Box 965005, Orlando, FL 32896-5005
13895444	+EDI: RMSC.COM Jul 08 2017 02:48:00 Synchrony Bank/Toys-R-Us, P.O. Box 965005, Orlando, FL 32896-5005
13895445	+EDI: RMSC.COM Jul 08 2017 02:48:00 Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
13895446	+EDI: WTRRNBNK.COM Jul 08 2017 02:48:00 TD Bank USA/Target Credit, Po Box 673, Minneapolis, MN 55440-0673
13895447	+EDI: TFSR.COM Jul 08 2017 02:48:00 Toyota Motor Credit Co., 240 Gibraltar Rd. Ste. 260, Horsham, PA 19044-2387

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2017 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
MATTEO SAMUEL WEINER on behalf of Creditor THE BANK OF NEW YORK MELLON et al....
bkgroup@kmllawgroup.com
THOMAS I. PULEO on behalf of Creditor THE BANK OF NEW YORK MELLON et al....
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
ZACHARY ZAWARSKI on behalf of Debtor Pablo Gil zzawarski@zawarskilaw.com

TOTAL: 5

Information to identify the case:

Debtor 1 **Pablo Gil**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN **xxx-xx-6749**
EIN _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-12381-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pablo Gil
aka Pablo Gil Jr.

7/6/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.